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> U.S. Patent Application Serial No. 10/645,778 for Re:

> > METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR

GROUPS

Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

- Information Disclosure Statement (1 page); 1.
- 2. Form PTO/SB/08b (1 page); and
- 3. Copies of four (4) cited references.

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

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Enclosures